

**Information to identify the case:**

Debtor 1	<u>Paul D. Pratt</u>	Social Security number or ITIN	xxx-xx-8271
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Pamela G. Pratt</u>	Social Security number or ITIN	xxx-xx-0377
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20173-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul D. Pratt

Pamela G. Pratt

4/12/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Paul D. Pratt  
Pamela G. Pratt  
Debtors

Case No. 19-20173-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 12, 2022

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul D. Pratt, Pamela G. Pratt, 216 Grant Street, Greensburg, PA 15601-1937
15009670	+ Arvest Bank, c/o Sharon L. Stolte, 4600 Madison Ave., Ste. 1000, Kansas City, MO 64112-3042

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 13 2022 03:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14978172	Email/Text: bankruptcy@arvest.com	Apr 12 2022 23:38:00	Arvest Bank, Pob 799, Lowell, AR 72745
14978173	Email/Text: bankruptcy@arvest.com	Apr 12 2022 23:38:00	Arvest Bank, Attn: Bankruptcy, Po Box 11110, Fort Smith, AR 72917
14978176	+ EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978174	+ EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14978175	+ EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998332	EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14978178	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
14978179	+ EDI: CITICORP.COM		

District/off: 0315-2

User: auto

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		Apr 13 2022 03:33:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15017358	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14978180	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14978181	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978183	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibankna, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978182	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citibankna, Po Box 769006, San Antonio, TX 78245-9006
14978184	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14978185	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14978187	EDI: DISCOVER.COM	Apr 13 2022 03:33:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14983409	EDI: DISCOVER.COM	Apr 13 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14978188	+ EDI: DISCOVER.COM	Apr 13 2022 03:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14985931	+ EDI: DISCOVERPL	Apr 13 2022 03:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15015147	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 23:45:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201828	EDI: PRA.COM	Apr 13 2022 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012802	EDI: PRA.COM	Apr 13 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14979165	+ EDI: RECOVERYCORP.COM	Apr 13 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978190	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14978189	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14989328	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14978191	+ EDI: RMSC.COM	Apr 13 2022 03:33:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14978192	+ EDI: RMSC.COM	Apr 13 2022 03:33:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
14978186		Discover Bank

District/off: 0315-2

User: auto

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Date Rcvd: Apr 12, 2022

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Total Noticed: 34

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14978177 \*+ Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Paul D. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Pamela G. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8